



Maryland's Human Services Agency

For Hard Working Families



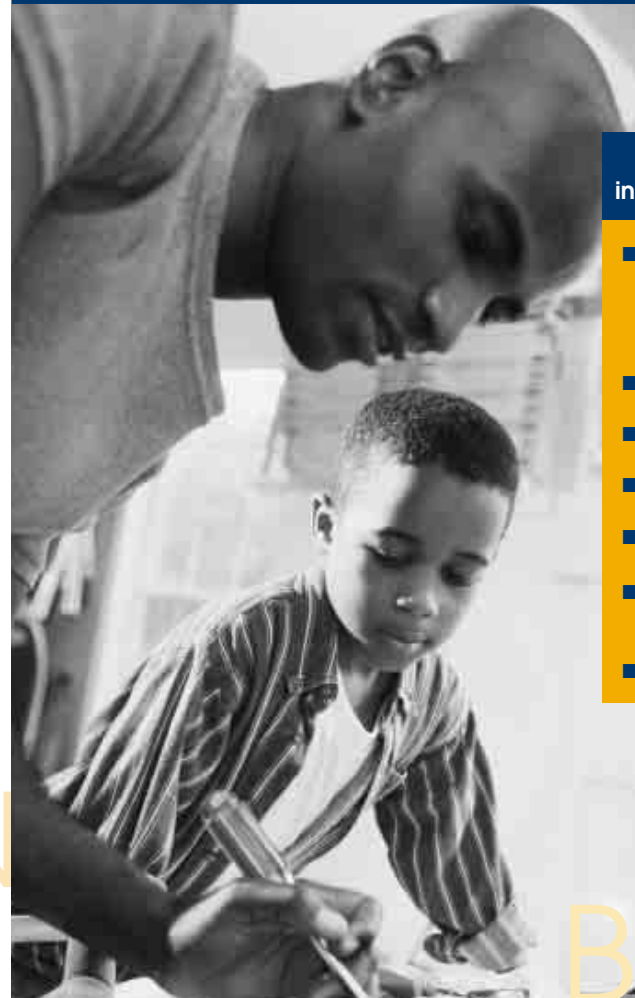
HARD
WORKING
FAMILIES



Maryland's Human Services Agency

Maryland Department
of Human Resources
311 Saratoga Street
Baltimore, MD 21201
1-800-332-6347
TTY 410-767-7025

Maryland helps hard working families and individuals increase the spending power of their household budget and build a better life.



Benefits Families and individuals may be eligible for:

- Medical Assistance/Health Coverage
(doctor visits, medicine, hospital care and checkups)
- Child care assistance
- Child Support
- More take home pay
- Food Stamps
- Free help with filing tax returns
- Energy assistance

FAMILY
BENEFITS



Medical Coverage

Did you know hard-working families may be eligible for health coverage for themselves and their children?

If your entire family does not qualify, depending on family income, your children may be eligible for health insurance through the Maryland Children's Health Program (MCHP).

MCHP for children in low income families

- Children through age 18 and up to 19 may receive coverage
- Children do not have to be on welfare to get MCHP
- Both parents may be employed and live in the home
- Parents may own a car, a home, and a savings account
- Parents can have health insurance



Earned Income Tax Credit

Low-income families who work part time or full time can get [more take home pay](#) through the Earned Income Tax Credit (EITC). The amount of extra money depends on income and family size. Your family does not have to owe any taxes to get the EITC. To get EITC, you must file a federal tax return to IRS and a state return to Maryland. You may claim the EITC when you file a tax return OR receive part of the EITC in advance with each paycheck and receive the rest in your tax return

To get the extra money in advance with each paycheck, you must file Form W-5 with your employer. (This advance does not cost the employer any money.) It is taken out of your federal withholding taxes.

EXAMPLE:

For 1999, a family with two children and gross income up to \$30,580 a year can get up to \$4,192; up to \$3,816 from the IRS and up to \$376 from Maryland. In 2000, a parent of two children on welfare without a job and no other income would get \$5,004 for the entire year. If the same parent worked full time earning \$5.15 an hour the parent would get \$14,904 in wages and EITC.

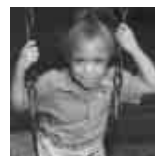
There's more good news! The EITC money is not counted as income for Medical Assistance, cash assistance, Food Stamps, SSI or housing assistance. To get the EITC you must file your tax returns. FREE tax help is available. Call the IRS at 1-800-829-1040 and ask where you can get help. (If it is busy, don't give up - keep calling because it is worth it to get free help with your tax return.)



Child Care

Hard working families may get help with child care expenses.

Parents who are working, training or in school may be eligible based on income. You may save 50% or more of your child care costs. Parents may also receive help locating appropriate child care. Recent changes allow more families to qualify for assistance with child care costs.



Child Support

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Food Stamps

The Food Stamp program helps low-income people buy the food they need for good health. The program provides money that can be added to your household's

own money to buy enough food for the month.

There are limits on the amount of monthly income a family can receive each month and how much a family may have in cash and valuables (like bank accounts and some vehicles).



Electric Service Program

The Electric Universal Service Program can help low-income customers pay their electric bills. This new program may help you

pay past due and current electric bills as well as help to improve the energy efficiency of your home. To find out more about the program or get an application, call toll-free 1-800-352-1447 (TTY for the hearing impaired: 1-800-925-4434).

To learn more about ways to stretch your family budget with medical coverage, child care assistance, child support, food stamps and tax credits, contact your local Department of Social Services, call **1-800-332-6347 (TTY 1-800-925-4434)** or visit our website at www.dhr.state.md.us